

Mr. Albert J. Bagusky
Chairman, Township Commissioners, Township of Hanover
1267 San Souci Parkway
Hanover Township, PA 18706



FEMA

Dear Mr. Bagusky:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has determined that your community will retain its current rating as a CRS Class 9 community in the NFIP CRS.

The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 5 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your 5-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region III Office, CRS Coordinator, Richard Sobota, by telephone at (215) 931 - 5514.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser
CRS Program Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: David M. Lewis, Emergency Management Coordinator